



CREDIT CARD

OPERATING

MANUAL

SCHEDULE A



CREDIT CARD PROGRAM OPERATING MANUAL

1.0 OVERVIEW

SAIT has empowered employees with an alternative method for making material and service purchases and authorized business expenses. The SAIT Credit Card will simplify the purchasing process and reduce overall costs by reducing the number of purchase requisitions, purchase orders, petty cash transactions and expense claims.

The Credit Card Program Operating Manual provides information regarding the SAIT Credit Card program, related processes, approved purchases, supplier acceptance, record retention, monthly reconciliation, participant’s responsibilities, and additional program information.

2.0 GENERAL INFORMATION

- The SAIT Credit Card helps to eliminate the use of petty cash, cash advances, requests for cheques, local cheque writing and the use of personal funds reimbursed by an expense report.
- The program is not intended to avoid or bypass appropriate purchasing or payment procedures. The program is intended to complement SAIT’s existing processes.
- All purchase transactions made on the SAIT Credit Card must adhere and comply with all current SAIT policies and procedures.
- The card is not to be used for personal use.
- The Cardholder is responsible for the security of their card(s) and the transactions made with the card(s). The card is issued in their name and cannot be used by anyone other than them, or shared generally by the department. A card used out of compliance with the guidelines established for this program will result in severe consequences, up to and including termination of employment.

3.0 CREDIT CARD PROGRAM - STANDARD DEFAULT LIMITS

SAIT has one Credit Card that is programmed to meet employees differing business expense, travel, and purchasing requirements. Unless otherwise specified and approved, the standard types of SAIT Credit Cards, and their default limits defined below apply

- a) The Credit Card program provides three main categories of spend, depending on the user’s primary business requirements.

Category	Standard Purchasing	Business Expenses	Temporary Travel
Usage	<ul style="list-style-type: none"> • Approved form of payment for purchases of eligible goods and services under \$2500 (or assigned per transaction limit) • Excludes Hotels and Airlines travel expenses 	<ul style="list-style-type: none"> • Includes travel, hosting, professional development and general business expenses • Airline tickets must be booked through Central Travel Supplier and charged to the SAIT Credit Card 	<ul style="list-style-type: none"> • Includes meals, transportation, accommodations and other eligible travel expenses related to the defined period of travel. • Cards are suspended between periods of travel • Airline tickets must be booked through Central Travel Supplier and charged to the SAIT Credit Card
Per Transaction Default Limit	\$2,500	N/A	N/A
Monthly Card Default Limit	\$10,000	Dependant on Cardholders’ needs. Recommended Guidelines: \$1,000 – for minimal activity \$5,000 – for more regular activity \$10,000 – for high volume users and Senior Managers \$25,000- for Executive Management, and high volume International Travellers	Recommended Guidelines: \$5000 – for trips 1-5 days in duration. Higher limits can be requested for travel of longer duration.



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- b) Additional limits and card restrictions may apply depending on assessment of individual cardholder’s business needs, appropriateness of payment tool, and approvals by the Manager, Supply Management, and/or AVP Finance, cardholder’s Dean/Director/VP or Associate, CFO and VP Corporate Services, or President.
- c) Plastic-less Ghost Card accounts may be opened for high volume international travel use only, depending on analysis of requirements, and the Manager Supply Management, AVP Finance, and end users VP/AVP or President’s approvals.

4.0 UNACCEPTABLE TRANSACTIONS

4.1 Non-Allowable Purchases

The Credit Card will be used to pay for eligible, business related goods and services purchased directly from any vendor that accepts credit cards as a form of payment. The Credit Card is not intended to be used:

- a) To circumvent existing SAIT Policies and Procedures;
- b) For personal purchases;
- c) For cash advances;
- d) At any merchant, or for any product or service normally considered to be high risk or inappropriate use of company funds (see Merchant Category Restrictions list below);
- e) To purchase ineligible and/or restricted items as defined in Schedule A Credit Card Operating Manual;
- f) For any purchases exceeding the card’s single or monthly purchase limit in value.

4.2 SAIT Board of Governors Policy and Procedure Compliance Requirement - All expenditures must be in compliance with the following [SAIT Board Policies and Associated Procedures](#) and internal business rules- summarized but not limited to:

Procedure:	Examples of content and applicable business rules:
F.N.7.1.4 – Credit Card Procedure and (Schedule A Credit Card Operating Manual)	<ul style="list-style-type: none"> • In conjunction with Expense procedure, defines eligible and ineligible use of card. • Defines Roles & Responsibilities of all program participants • No Cash Advances or ATM withdrawals • Purchases exceeded established card limits cannot be split into 2 or more smaller purchases to circumvent limits. • Credit Card or numbers cannot be shared or lent • Links to and captures all Credit Card program details in Schedule A Credit Card Operating Manual



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Procedure:	Examples of content and applicable business rules:
FN.11.1.1 – Expenses Procedure	<ul style="list-style-type: none"> • Defines all eligible and ineligible expenses (including items listed in FN.11.1.1 Schedule A Expenses Not Eligible) • Ineligible expenses must be reimbursed to SAIT • SAIT criteria for supporting documentation (receipts, submission, and approvals) • “who, what, when, where and why” • Gifts to employees (I.e.: no gift cards, \$100 threshold including tax and delivery) • Travel expenses, i.e.; <ul style="list-style-type: none"> ○ Must use our central travel supplier for all flight purchases ○ Cannot use third party providers (I.e.: Expedia or Hotels.com) ○ Meal allowances, vehicle use, no alcohol, tips 15%, etc.
FN.11.1.3 – Hosting Expenses	<ul style="list-style-type: none"> • Addresses Internal and External Hosting, alcoholic beverages when hosting. • Senior most member in attendance to pay rule applies. • Names of attendees to be attached.
H.R 1.4.1- Travel, Planning and Approval	<ul style="list-style-type: none"> • Defines traveler’s responsibilities and the required forms to be completed • AP60 Pre-approval
FM.1.1.5 Operations of SAIT Vehicles	<ul style="list-style-type: none"> • Defines vehicle insurance requirements • Links to Travel Procedure - No traffic and parking violations while travelling on SAIT business– must be paid personally by vehicle operator
HR.2.2.2 – Professional Development Fund	<ul style="list-style-type: none"> • Defines eligible items • If Faculty, and using SAFA Faculty Professional Development expenses-account code 215012, employee must pay themselves and submits out of pocket expense claim form – no SAIT credit card
HR.2.2.3 - Professional Credential Enhancement Program	<ul style="list-style-type: none"> • No tuitions on Credit Card for approved PCE courses – Employee pays themselves and submit HR31 claim for reimbursement.
ER.5.1 – Political Contributions	<ul style="list-style-type: none"> • No purchases or donation associated with a Political Organization
FN.12.1.1 – Signing Authority	<ul style="list-style-type: none"> • Leasing equipment or property must be done by PO and have appropriate approval – can’t be paid by Credit Card



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Procedure:	Examples of content and applicable business rules:
HS.1.1.1 – Health, Safety & Environmental System & alberta.ca OHSC	<p>Supports SAIT’s Commitment to Health and Safety:</p> <ul style="list-style-type: none"> • Unless WHMIS and TDG trained and certified, no Hazardous Materials/ Dangerous Goods/Radioactive Materials on Credit Card • No over the counter medications like Tylenol, Sudafed etc. for employees to use. If an employee is not well, they need to take their own medications or go to Health Services for assistance.
FN.14.1.1 – Acquisition of Capital Assets	<ul style="list-style-type: none"> • No Capital assets on Credit Card, must be ordered through Banner Req. • Can be loosely defined as any item with a value over \$5,000 which SAIT owns and has a useful life of over 1 year: • Exceptions under \$5000 include: <ul style="list-style-type: none"> - all new or used computers/lap tops or computer infrastructure items like servers/switches - Tablets capable of running Microsoft & Banner (i.e: MS Surface Pro)

Funding Criteria

When using the SAIT Credit Card, the following funding criteria applies:

- a) SAIT funds cannot be used for donations to charities or political organizations, or to raise funds for them.
- b) If you are spending funds from an external granting agency, and their spend regulations differ from SAIT’s, the agency’s spending regulations will take precedence.
- c) And if spending restricted funds, you must have email approval from Alumni & Development to do so, and that email approval must be attached to your credit card statement

4.3 Restrictions by Merchant - transactions will be declined if attempted by supplier with following Merchant Category Codes, and other potential high risk merchants:

****Hotels and Airlines are also restricted on Stand SAIT Purchasing Cards

FINANCIAL INST/MANUAL CASH/SECURITY DEALERS/INSURANCE	JEWELRY STORES
WIRE TRANSFER – MONEY ORDER	DATING & ESCORT SERVICES
FURRIERS AND FUR SHOPS	MASSAGE PARLORS
ANTIQUA SHOP/REPRODUCTIONS	BETTING/TRACK/CASINO/LOTTO
PAWN SHOPS	LIQUOR STORES
TIME SHARES	OTHER HIGH RISK MERCHANTS/CATEGORIES

4.4 Vendor Contracts and Alliances

Cardholders are expected to use SAIT’s Alliance Vendors for the purchase of goods and services within the scope of established contracts, and to comply with stated forms of payment and internal business rule, requirements.

[Click here](#) to view listing of Vendor Contracts on SAITNOW.

4.6 Purchases outside established limits

The credit card **cannot be used** to circumvent existing card limits:

Split Transactions: Transactions can **NOT** be split into more than one transaction to circumvent assigned limits

- Ex: \$3,800 purchase – can NOT split into 2 X \$1700 transactions and processed on single card
- Ex: \$3800 purchase cannot be split into smaller amounts and paid by multiple credit cards.

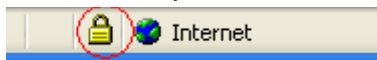
4.7 Unsecure card number transmissions

The card number cannot be emailed and can only be used online through secured, PCI Compliant HTTPS Websites:

- Check for https: in prefix of web address:



- Check for lock symbol in status bar of browser:



5.0 CARD INFORMATION

5.1 Requests for a Credit Card:

Employee:

- a) Applies for a SAIT Credit Card by completing application on SAITNOW/Divisions/Finance/Supply Management/SAIT Credit Card;
- b) Signs and dates the application form;
- c) Forwards the application form to the appropriate Department Dean/Director, Associate Dean/Director, or AVP/VP for approval and delegation of Statement Reviewer Authority;
- d) Dean/Director/VP/President or Associate signs and approves the application form;
- e) Forwards the signed application form to SAIT Card Administrator, Finance Department for further processing.

SAIT Card Administrator:

- a) Reviews the application received to ensure appropriate information and signatures are provided;
- b) Orders the new card and signs application form as evidence of review, compliance, and completeness;
- c) Independent, segregated review of all new applications processed is performed for accuracy and validity the following day by alternate Card Administrator.

5.2 Issuance of Card:

Card Issuer (i.e. Bank):

- a) Issues card usually within ten (10) business days from date of receipt of the application;
- b) Card is sent directly to the SAIT Card Administrator, except in extenuating circumstance.

SAIT Card Administrator:

- a) Reviews card received for accuracy; immediately reports any inaccuracies to Card Issuer;
- b) Prepares an 'Employee Acknowledgement of Responsibilities and Obligations' letter, and applicable training material;
- c) Invites the Cardholder to mandatory training session;
- d) Distributes the Credit Card to the Cardholder upon completion of the training session; at that time the Cardholder **MUST** review and sign the Employee Acknowledgement of Responsibilities and Obligations letter
- e) Provides the Cardholder with a copy of Employee Acknowledgement of Responsibilities and Obligations letter;



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- f) Instructs Cardholder to activate card and set PIN as per documentation attached plastic card;
- g) Provides the Cardholder with location of all related training material, Policy & Procedures, the Credit Card Procedural Manual located on www.sait.ca, and other available and/or applicable resources including SAITNOW Credit Card page, Business Travel page, etc.

5.3 Cancellation of Credit Card

- a) The Cardholder must return the SAIT Credit Card (may cut card in half) to the SAIT Card Administrator for cancellation and destruction. If unable to return, an email to the Card Administrator confirming it has been destroyed and disposed of in a secure shredding bin is acceptable.
- b) The SAIT Card Administrator is responsible for cancelling the Card with the Card Issuing Agency; Potential reasons for cancellation are:
 - Upon termination of employment;
 - The Cardholder changes departments;
 - Specifically requested to return the card by the Card Administrator or the Department Dean/Director or Supervisor;
 - Change in job duties (purchasing goods/services no longer required in new role).
 - If the Cardholder is to be on “leave of absence” for a period longer than 30 days, the Card is to be either suspended or cancelled for the duration of absence.
- c) **Employee Clearances:** The Card Administrator is notified by email, from Employee Services, of all employees terminating their employment at SAIT. Upon receipt of Employee Clearance Notification, the Card Administrator performs established Employee Clearance process that confirms and ensures;
 - SAIT Credit Cards, if issued, are cancelled and destroyed prior to employees last day at SAIT.
 - All outstanding statement/s are completed, reviewed and in SAIT’s possession prior to employees last day.
 - Access to SAIT’s online Credit Card Statement tool (Access Online) and online Business Travel booking tools (IBOOK) is removed if applicable.
 - Employee has no future flights booked for business travel, or outstanding flight credits. If so, refers to Manager Supply Management and employees Manager for further action.
- d) **Expiring Employment Contracts:** Contract expiry dates are diarized for all contract employees issued a SAIT Credit Card. On a monthly basis, the Card Administrator prepares for all employee contracts diarized to expire by confirming if contract is being extended. If not, Card Administrator initiates and completes above Employee Clearance process to terminate the card. If extended, the Card Administrator completes duly established process to confirm contract extension and acquire approvals to extend card accordingly.
- e) **Employees changing Departments/Schools:** The Card Administrator is notified when an employee transfers Department or School. When notified of an employee transfer, the Card Administrator checks if the transferring employee has a SAIT Credit Card. If not, no action required. If employee has SAIT Credit Card, the Card Administrator follows established process to identify employee’s card requirements in new role, and to acquire approvals to transfer card accordingly.

5.4 Lost, Stolen, Abuse of Credit Card

Each Cardholder is responsible for immediately notifying the Card Issuer 24 hour phone line if card is lost or stolen.

- a) The Cardholder must also notify the Card Administrator;
- b) The lost or stolen card will be cancelled and a replacement card will be issued;
- c) If the lost or stolen card should eventually be recovered or found, it must be immediately returned to the Card Administrator for destruction

To report lost or stolen card: Contact US. BANK Visa 24 hours, 365 days a year 1-800-588-8067

SAIT Card Administrator Email: Visa.Card.Inquiries@sait.ca



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5.5 Modification of Credit Card Limit or Restrictions

The intent of the Credit Card is to transact eligible purchases/expenses within the Cardholder's established limits. All purchases exceeding established limits need to be processed through normal requisition process. If a circumstance exists whereby the normal requisition process cannot be followed, then the Cardholder may request a limit increase as follows:

- a) Submit an email detailing the business case for the request to the Department Dean/Director or Associate for approval;
- b) The business case must include the following information:
 - Increase amount requested;
 - Permanent or Temporary;
 - If Temporary, date range the increase is required for;
 - Business Reason for the increase;
 - Reason a Banner Requisition cannot be used as form of payment.
- c) Dean/Director or Associate Dean/Director approval (or VP/AVP/President) must be emailed to Visa.Card.Inquiries@sait.ca;
- d) The request will be assessed to determine best purchasing option; if applicable, the request will be forwarded to the Manager, Supply Manager or AVP Finance for final review and approval, depending on limit requested.

5.6 Card Renewal

Each credit card is issued for a period of three (4) years. Cards will be automatically renewed unless the SAIT's Card Administrator advises the Card Issuer otherwise.

Cardholders will be required to attend mandatory Credit Card Refresher Training for Expiring Cards, and to sign a new "Employee Acknowledgment of Responsibilities and Obligations" form at the time of renewal and prior to the issue of the new card.

6.0 CARD PROGRAM - CONTROL FEATURES

6.1 SAIT Policy and Procedure Compliance

The following outlines the procedures that Cardholders must follow when using the Credit Card for the purchase of operational supplies/services and travel /meal expenses.

- The Cardholder's purchases and expenses must adhere to and comply with SAIT Policies and Procedures.
- All submitted card statements to be signed by authorized Reviewer/Supervisor with appropriate level of "One-up" signing authority.
- All SAIT Credit Card statements are to have applicable receipts attached in order, as defined in SAIT Finance FN.11.1 Expenses and FN.7.1 Procurement policies and procedures.

6.2 Refunds

Cardholder **will not** accept cash or a cheque from a vendor who is making a refund pertaining to a transaction previously charged to the SAIT Credit Card. The vendor in all cases must apply the credit directly back onto the SAIT Credit Card. Cardholders are responsible for ensuring all refunds are processed back to the Credit Card

6.3 Cardholder Agreement

The Card Administrator will inform each Cardholder in writing of the Cardholder's responsibilities and restrictions regarding the use of the SAIT Credit Card by making a copy of this manual available to the Cardholder. The Cardholder shall agree to the responsibilities and restrictions in writing.



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6.4 Liability - SAIT

The liability for authorized use of the Credit Card rests with SAIT, and not the individual Cardholder. SAIT is not liable for any unauthorized use of the Credit Card, which occurs after notification of loss, theft or cancellation has been received by the Card Issuer.

6.5 Liability - Cardholders

Cardholders will be held liable for any misuse of the Credit Card, or willful disregard of policy or procedures. Misuse of the Credit Card may result in disciplinary action.

6.6 Foreign Currency

Cardholders are authorized to make purchases in foreign currency. All Cardholders ordering goods on behalf of SAIT from outside Canada will arrange Customs Broker processing for their purchases. To ensure shipments are not returned at the border, Cardholders are required to complete the Custom Broker processes at **time of purchase**. Custom Broker instructions and form are located on:

[SAITNOW / Forms Hub / Brokerage Clearance Authorization Form](#)

Please note: shipments not complying with the Custom Brokers process will not be cleared through customs.

6.7 Year End

The Cardholder may be required to follow some modified procedures to facilitate year-end. Instructions detailing revised procedures will be emailed to them in advance by Card Administrator.

6.8 Audit and Record Retention

Records of purchases made with the Credit Card (monthly statements with supporting purchase documentation) must be retained for audit purposes and to facilitate reconciliation and input into the Banner system. All transactions are subject to both internal and external audit. **Retention period for these records is six (6) years plus the current year.** All records will be retained by the Finance Department.

6.9 Management Reports

The Card Administrator will produce all scheduled and requested management reports, and monitor and report on card activity and program performance as defined in SAIT's Credit Card Reporting Standard Operating Process (SOP.)

7.0 PROGRAM PARTICIPANTS RESPONSIBILITIES

7.1 Cardholder is responsible for:

- a) Adhering to all responsibilities, restrictions, Policies and Procedures, and internal business rules established for the Credit Card Program;
- b) Treating the SAIT Credit Card as their own; retaining it, and its number, safe and secure within their possession;
- c) Ensuring card numbers are not emailed, and transmitted only through secure online sites;
- d) Identifying and resolving any discrepancies within 60 days of transaction date;
- e) Ensuring all refunds are credited back to the SAIT Credit Card, and following up on any that are not;
- f) Immediately notifying the Card Issuer (i.e. Bank) and SAIT Card Administrator of any loss or theft of the card;
- g) Informing the Card Administrator of card cancellation, changes in department, and/or area of responsibility;
- h) Surrendering the credit card and completing final statement upon terminating their employment with SAIT;
- i) Obtaining supporting documentation that meets SAIT criteria (i.e. credit card receipts, credit notes, etc.) related to all purchases made with the credit card, for reconciliation, account verification and audit purposes;
- j) Ensuring signature is on the monthly statement to acknowledge/verify all charges are correct;



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- k) Ensuring all reimbursements to SAIT for any ineligible, unauthorized or personal amounts are identified, disclosed, and submitted to Finance as per established processes documented on SAITNOW Business Travel and Credit Card pages;
- l) Obtaining the required additional 'authorized' signature from the next signing level in accordance to the 'Authorized Signature' matrix;
- m) Completing custom broker processes for all good shipped from outside Canada as detailed in Section 6.6 Foreign Currency.
- n) Unless delegated to department Statement Administrator, performing all monthly statement reconciliation responsibilities detailed in Section 8, Purchase and Reconciliation Procedures.
- o) Reviewing and signing the Employee Acknowledgement of Responsibilities and Obligations form;

7.2 Statement Administrator is responsible for:

Reconciling monthly credit card statement in accordance with procedures outlined in Section 9.0 Purchase and Reconciliation Procedures, including:

- a) Updating FOAPAL allocation codes in Card Issuer (Bank) reconciliation system
- b) Ensuring all detailed receipts that meet SAIT's criteria are attached
- c) Ensuring a clear statement of business purpose, along with the names of all gift or prize recipients and hosted event attendees is provided with the receipt and attached to the credit card monthly statement.
- d) Ensuring proper allocation and authorization of all FOAPAL codes
- e) Submitting completed statements to authorized Reviewer/Supervisor for authorization
- f) Forwarding to Finance by 15th of every month (or date indicated in monthly cycle close notification)

7.3 Reviewer/Supervisor is responsible for:

- a) Monitoring and controlling the use of the Credit Card within the cost centre, to ensure that the use of the Credit Card conforms to SAIT's Policies and Procedures and to this Procedural Manual;
- b) Being knowledgeable about the types of products, services and expenses required by his/her School/Department and authorizing reasonable, appropriate and allowable purchases within assigned signing authority.
- c) Reviewing and approving, on a monthly basis, all receipts and statements from the Card Issuer (BANK) for card purchases charged to the cost centre;
- d) Has a financial responsibility and the authority to question purchases/transactions;
- e) Notifying Card Administrator of any employee going on leave from duties for more than 30 days to ensure suspension or cancellation of Credit Card during absence;
- f) Review credit card policy/procedure violations with the Cardholder

7.4 Authorized Approver is responsible for:

- a) Approving the issuance of the SAIT Credit Card as evidenced by signing the application form;
- b) Assessing business reason for any permanent or temporary restriction and limit change requests submitted for existing credit card accounts;
- c) Delegating the Reviewer/Supervisor role to employees meeting position qualifications

7.5 SAIT Card Administrator is responsible for:

- a) The overall co-ordination and monitoring of the Credit Card program, including this Operating Manual, and the contract with the Card Issuer (i.e. BANK);
- b) Providing assistance to the Accounts Payable function in resolving credit card payment matters;
- c) Ensuring that pertinent credit card data is reported to SAIT's Finance Department, Accounting Section by the Card Issuer (BANK);
- d) Monitoring the use of credit cards with respect to conformance to this Procedural Manual, and assisting SAIT's Cost



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Centre Managers to address non-conforming card usage;

- e) Processing issuance or cancellation of the Credit Card with the Card Issuer (Bank);
- f) Ensuring that each Cardholder is informed of their responsibilities regarding the use of the SAIT Credit Card;
- g) Processing changes to card limit and restrictions as per established approval procedures;
- h) Processing forms with respect to changes of Cardholder business address, department, or area of responsibility, as requested by Department Head or Supervisor;
- i) Compiling and reporting pertinent credit card data, spend, compliance information to the Manager Supply Management or other Department Head if requested;
- j) Assisting Cardholder to resolve disputed charges and other matters;
- k) Maintaining a master list of all Cardholders;
- l) Maintaining a diary of all Temp Travel Cards suspension dates

8.0 VIOLATIONS

8.1 Personal Purchases

Violation: Making ANY personal purchase with the Credit Card is against SAIT's policy; using SAIT funds to purchase items for personal use is strictly prohibited.

SAIT must be reimbursed immediately for the amount of the personal purchase and/or ineligible amounts. The Cardholder is required to contact the SAIT Card Administrator and Supervisor immediately to report the violation.

The Cardholder must follow the below process to reimburse SAIT:

- Complete a FOAPAL Deposit form (located on [SAITNOW/Forms Hub/ FOAPAL Deposit Form](#))
- Submit the completed form with a personal cheque (payable to SAIT) to Finance Department. The cheque and form must be attached to the top of the Credit Card statement in which the personal charge occurred OR;
- If paying by Log on to your bank's online system
 - Add "SAIT" or "Southern Alberta Institute of Technology" as a payee on your bill payment profile (name will vary from bank to bank)
 - Select Tuition/Bill Payment
 - Enter your account information. Your account number is your nine-digit Employee ID number including all zeros (the number will typically begin with three zeros). Example: "000123456"
 - Send an email to invoice.requests@sait.ca and cc/ visa.card.inquiries@sait.ca with the payment confirmation, and a completed FOAPAL Deposit form.
 - A copy of the FOAPAL Deposit form and payment receipt must be attached to the Credit Card statement on which the personal charge occurred as evidence of reimbursement;

The Cardholder is required to provide and record a **detailed** explanation of the violation on **both** the Credit Card statement and the FOAPAL Deposit Form.

The Card Administrator maintains a record of reimbursements submitted as evidence of reimbursement for audit and transparency purposes.

8.2 Split Purchases

Violation: Split purchases are defined as single purchases costing more than the Cardholders' assigned per transaction and/or monthly credit limit which are:

- Split between multiple transactions to circumvent the assigned maximum limit;
- Split between two Cardholder's credit cards to circumvent the assigned maximum limit.



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8.3 Inappropriate Purchases

Violation: Purchase of any merchant, product, or service normally considered to be inappropriate for use of company funds.

8.4 Failure to Provide Required Documentation

Violation: Lack of required supporting documentation is a Cardholder violation. Transactions where the Supplier does not provide original and/or copy of the documentation are not considered a violation; however, this must be substantiated by the employee contacting the Supplier for copy of receipt. If not available, Cardholder must complete a Missing Receipt Form with the purchase details describing “who, what, where, when and why”. The form must be attached to and submitted with the monthly statement in lieu of original.

8.5 Failure to Reconcile Monthly Statement

Violation: Failure to reconcile and forward the monthly Cardholder report/statement to the SAIT Card Administrator with all supporting documentation attached, within the required deadline. (Refer to Section 9.0 Purchase and Reconciliation Procedures).

8.6 Consequences of Misuse

Lack of compliance with established procedures may be considered misappropriate use of SAIT funds. Depending on the nature and magnitude of the lack of compliance, the Finance department will notify the employee, the employee’s direct supervisor, manager, department Dean and/or Director and the Associate Vice President, Finance.

Persistent lack of compliance is considered serious and will be followed by Finance informing the Associate Vice President of Finance, the Department/School Vice President, and the CFO & Vice President Corporate Services.

9.0 PURCHASES AND RECONCILIATION PROCEDURES

9.1 Methods of Purchasing Goods

Steps for Telephone, Facsimile, or Internet orders:

- a) Inform the Supplier that you are ordering on your SAIT Credit Card;
- b) Give your name as it appears on the card, your credit card number and expiry date;
- c) Advise supplier to send you a copy of the invoice;
- d) Give accurate delivery information, including:
 - Contact name
 - Department name
 - SAIT campus address
 - Phone number
- e) Request that “Credit Card Purchase” be marked on the outside of the package along with Cardholder’s name and department;
- f) Request an itemized packing slip or a priced itemized sales be enclosed in the package;
- g) Request that “Credit Card Purchase” be recorded on the invoice/receipt
- h) Advise supplier on whether goods are to be picked up or delivered

Delivery of Goods:

- a) The delivery must be addressed to SAIT’s mailing address 1301-16 Ave NW, Calgary, AB T2M 0L4
- b) For all deliveries, the Cardholder’s name, department and the phrase “*Credit Card Purchase*” MUST be clearly marked on the outside of the package;
- c) Either an itemized packing slip or sales invoice must be enclosed in the package;
- d) If the sales invoice is not included in the package (i.e.: the invoice is sent out separately), the invoice must clearly indicate the Cardholder’s name, department and that the charges were **paid in full by credit card**:



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SAIT Main Campus
1301 - 16 Avenue NW
Calgary, AB T2M 0L4 Canada
Attn: (Cardholders Name, Department)

Steps for in person sales:

- a) Select merchandise and present it with your credit card to Cashier;
- b) Cashier total the sales and obtains authorization from credit card company;
- c) Cardholder enters secure PIN number or signs a detailed cash register receipt and receives a copy at the time of purchase;
- d) Supplier GST number MUST be on cash register receipt.

9.2 Card Declined by Supplier

If a Supplier rejects the credit card, it may be for one of the following reasons:

- The transaction is over the assigned per transaction limit;
- Credit Card has reached its monthly credit limit;
- The transaction meets the card provider's suspicious card activity parameters; (Card cautioned or fraud suspected)
- The Supplier has been purposely excluded from the Credit Card program and has had their Merchant Category (MCC) supplier code blocked (see [Restrictions by Merchant table](#) on page 4).
- Invalid Expiry Date has been used
- Card has been suspended or terminated
- Other

9.3 Receipt and Return of Goods

- a) Cardholder is responsible for ensuring the receipt of goods and services and following up with Supplier to resolve any delivery problems, discrepancies and/or claims for damaged goods and for giving the Supplier your credit card number for processing;
- b) Cardholder is responsible for coordinating returns directly with the Supplier, as well as securing the appropriate credit, to be applied to the Credit Card only;
- c) The Supplier may require the use of a Returned Material Authorization Number (RMA#.). This number should be clearly marked on the package label when returning goods;
- d) At the time of return, request that the Supplier issue and send a credit card transaction slip to verify that the credit was given.

9.4 Acceptable Supporting Documentation

Every transaction made using the Credit Card must be supported by valid and complete documentation. Not providing supporting documentation for all transactions is a Cardholder violation. Acceptable supporting documentation MUST include the following information:

- Supplier identification (Merchant name);
- Date purchase was made on receipt and credit card transaction slip;
- Itemized description and quantity of each item purchased;
- Priced invoice showing per item cost and 'Credit Card Payment';
- Statement of clear business purpose, list of recipient names for all allowable gift/prize purchases, list of attendees at all working sessions/hosted events.

Unacceptable receipt documentation:



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- Packing slips that do not include full amount charged to credit card
- Receipt from visa machine terminal as it does not include description of items purchased
- Order confirmations (including screenshots)
- Quotations

NOTE: If original documentation is not obtained, the Cardholder must request a copy from the Supplier. If not available, Card holder must complete a Missing Receipt Form with purchase details describing “who, what, where, when and why.” The form must be attached to and submitted with the monthly statement in lieu of original.

9.5 Reconciliation and Payment of Monthly Statement

Credit card payments are processed as follows:

- The Card Issuer will provide Sait one monthly master bill that Sait pays according to the payment terms;
- The billing and statement cut off cycle is typically:
 - **6th of the month (or midnight of the next business day)**

On a monthly basis, the Cardholder has until on or around the **15th** of every month to:

- Reconcile monthly credit card transactions/statement in Access Online;
- Identify and resolve any discrepancies; contact the Supplier to rectify the billing problem; Notify the Card Administrator if assistance required
- Update/verify default FOAPAL assigned to each transaction;
- Enter supporting business purpose or transactions comments in Allocation Comment section (this comment will print out on statement);
- Document names of all prize/gift recipients and/or attendees at any internal or external hosting events;
- Identify and attach reimbursement to Sait for any ineligible, unauthorized, or personal purchases
- Print a copy of the statement reports and attach all the original supporting documentation pertaining to the statement in the same order as listed on the statement;
- Place signature on the statement to acknowledge/verify all charges are correct;
- Submit statement to Authorized Reviewer/Supervisor for approval and signature;
- Send statement via interoffice mail, or in person, to Finance Department G101 Crandell Building;
- Cardholder will be contacted by Card Administrator if statement not received in Finance the end of the month.

9.6 Disputed Charges

In the event of a discrepancy on the statement, the Cardholder shall determine whether it has been a Supplier error (i.e. wrong amount posted, incorrect account number, multiple postings of the same item, etc.). The Cardholder has **60** days from transaction date to dispute an item.

The Cardholder’s responsibilities are to:

- Contact the Supplier immediately to rectify the billing problem;
- Ensure that an adjustment for the transaction appears on the next monthly spreadsheet/statement;
- Request that the Supplier issue and send a credit card receipt/transaction slip to verify that credit was given;
- Notify the Card Issuer immediately about unresolved/disputed items, as well as inform the Sait Card Administrator. Disputed items reported by Cardholders will be credited on the individual statement the following month or so (provided they are legitimate). The amount indicated on the statement is the amount, which will be paid to the Card Issuer;
- Provide information and assistance to the Card Issuer to settle the disputed items, as required;
- Resolve questionable charges, such as late delivery, defective goods, wrong price, quantity difference, returned goods, etc., directly with the Supplier. Such matters must be drawn to the Supplier’s attention immediately to minimize the delay in obtaining a credit to the credit card account.



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- Ensure that merchandise returned or other adjustments to accounts and credit notes are issued by vendors. Such credits must be issued against the same credit card that the original transaction was charged to.

NOTE: The Cardholders has 60 days from the date the transaction was processed to the Credit Card Account to dispute an item through the Card Issuer.